

CLAIMS

We claim:

1. A method comprising:
 - (a) receiving with an automated banking machine a wireless message representative of a request to establish a wireless connection with a portable wireless device;
 - (b) establishing the wireless connection between the banking machine and the portable wireless device;
 - (c) receiving through the wireless connection a second message from the portable wireless device representative of a request to perform a transaction with the banking machine;
 - (d) authorizing the transaction through communication between the banking machine and a remote host system;
 - (e) sending from the banking machine through the wireless connection to the portable wireless device an authorization confirmation message;

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(f) receiving through the wireless connection from the portable wireless device a commit transaction message; and

(g) completing the authorized transaction through operation of the banking machine.

5 2. The method according to claim 1, and prior to step (d) further comprising:

 receiving with the banking machine from the portable wireless device through the wireless connection at least one identification value and data corresponding to at least one financial account; and

 wherein step (d) includes sending data corresponding to the at least one identification value and the account number to the host system.

10 3. The method according to claim 2 wherein the at least one identification value corresponds to at least one biometric input.

 4. The method according to claim 2 wherein the at least one identification value corresponds to a digital certificate.

5. The method according to claim 2 wherein the at least one identification value corresponds to a PIN.

6. The method according to claim 1 wherein step (g) includes dispensing cash from the banking machine.

5 7. The method according to claim 1 wherein the portable wireless device comprises a voice communication device.

8. The method according to claim 1 wherein the portable wireless device comprises at least one data store including data representative of monetary value, and further comprising modifying the data representative of monetary value responsive to at least one message communicated with the banking machine through the wireless connection.

10 9. The method according to claim 1 wherein the wireless connection comprises an RF connection.

15 10. The method according to claim 6 and further comprising prior to step (g):

prompting a user of the portable wireless device to move adjacent to the banking machine.

11. The method according to claim 10 wherein the prompting step comprises sending at least one prompting message between the banking machine and the portable wireless device through the wireless connection.

12. The method according to claim 10 and subsequent to the prompting step and prior
5 to step (g), providing at least one operation input to the banking machine, wherein cash is dispensed responsive to the operation input.

13. The method according to claim 12 wherein in step (f) the commit transaction message comprises the operation input.

14. The method according to claim 10 and further comprising:

10 receiving with the banking machine a further wireless message from a further portable wireless device prior to dispensing cash in step (g);

and wherein the prompting step includes prompting the user of the portable wireless device and the further portable wireless device to sequentially move adjacent to the banking machine.

15. Computer readable media bearing instructions which are operative to cause a computer in the automated banking machine to cause the machine to carry out the method steps recited in claims 1.

16. Apparatus comprising:

5 an automated banking machine including a computer;

at least one transaction function device in the banking machine and in operative connection with the computer; and

10 a wireless access hub in operative connection with the computer, where the wireless hub enables the machine to communicate with a plurality of portable wireless devices, wherein the computer is operative to enable the plurality of portable wireless devices to initiate a plurality of transactions with the banking machine at about a same time.

17. The apparatus according to claim 16, wherein at least one transaction function device in the banking machine includes a cash dispenser.

15 18. The apparatus according to claim 16, wherein when at least two of the portable wireless devices initiate transactions that require the operation of one transaction function device,

the computer is operative to cause outputs to be generated from at least one output device to sequentially prompt users of the at least two portable wireless devices initiating the transactions to move adjacent the one transaction function device.

19. The apparatus according to claim 16, wherein when at least two of the plurality of
5 transactions requires the operation of one transaction function device, the computer is operative to cause a first wireless message to be sent to a first portable wireless device initiating one of the at least two transactions, wherein the first message is operative to cause the first portable wireless device to output a prompt message to instruct a user to move adjacent the one transaction function device.

10 20. The apparatus according to claim 19, wherein the computer is operative to cause the one transaction function device to operate responsive to receipt by the banking machine of a second wireless message from the first portable wireless device, wherein the second message is representative of an input to the first portable wireless device indicative of a request to operate the one transaction function device.

15 21. The apparatus according to claim 19, wherein the banking machine further comprises an identifying device in operative connection with the computer, wherein the identifying device is operative to receive at least one input indicative of an identity of a user, wherein the computer is operative to cause operation of the one transaction function device responsive to the at least one input corresponding to one of the at least two transactions.

22. The automated banking machine according to claim 21, wherein the identifying device includes a biometric reader.

23. A method comprising:

- (a) sending with a portable wireless device a first message representative of a request to establish a wireless connection with an automated banking machine;
- (b) establishing the wireless connection between the portable wireless device and the banking machine;
- (c) sending through the wireless connection a second message from the portable wireless device to the banking machine representative of a request to perform a transaction with the banking machine;
- (d) receiving with the portable wireless device through the wireless connection a third message from the banking machine representative of a request to have a user move adjacent the machine; and

5 (e) sending from the portable wireless device through the wireless connection a fourth message to the banking machine representative of a request for the machine to operate a transaction function device.

10 24. The method according to claim 23, and prior to step (d) further comprising:

15 (f) accepting input of a Personal Identification Number (PIN) through the portable wireless device;

(g) sending through the wireless connection to the banking machine data corresponding to the PIN and at least one financing account number.

20 25. The method according to claim 23, wherein between steps (d) and (e), further

comprising:

25 (f) outputting at least one message with the portable wireless device responsive to the third message prompting a user of the portable wireless device to approach the banking machine and provide at least one input operative to send the fourth message.

30 26. The method according to claim 23 wherein the portable wireless device comprises

a voice communication device.

27. Computer readable media bearing instructions which are operative in a computer to cause the automated banking machine to carry out the method steps recited in claim 23.